DO NOT ENTER: /R.D./

I hereby certify that this correspondence is being electronically transmitted on the date noted below to:

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450
January 24, 2011
Date of Deposit

Rickard K. DeMille (Reg. No. 58,471)

Name of applicant, assignee or Registered Representative

/Rickard K. DeMille/

Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Pascal J. Gauthereon et al.

Appln. No.: 10/562,185 Examiner: Donlon, Ryan D.

Filed: February 1, 2007 Art Unit: 3695

For: SYSTEM AND METHOD OF Confirmation No.: 3864

INVESTING FUNDS

Attorney Docket No: 10022-802

RESPONSE TO OFFICE ACTION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 22, 2010, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.